

Bank App

Teller

- The bank teller should be able to modify the balance of an account through deposit/withdrawal transactions.

Account Holder

- The bank account holder should be able to register and login to the app.
- The app should display the account balance.
- The app should allow the user to transfer funds to both internal(same bank) and external(other bank) users.

The account holder should expose the following APIs:

API endpoint	Register	
method	Post	
Request Params	Type	Description
first_name	String	Input the first name of the user who creates the account
middle_initial	String	Input the middle initial of the user who creates the account. if there's no middle initial, simply input N/A
last_name	String	Input the last name of the user who creates the account
password	String	A strong password for accessing the account and for security measures
email_address	String	All transactions and events will be sent to the provided email of the user
mobile_number	Int	All otp, pin in transactions and events will be sent to the provided mobile number of the user
This API endpoint allows a new bank account holder to register by submitting their personal and contact information. The information collected during registration is used for account creation, authentication, and future communication, such as OTPs and transaction notifications.		
Success		
Redirect Params	Type	Description
account_successfully_created	Boolean	A boolean indicator of whether the creation is successful or not
bearer_token	String	Bearer token (JWT) is provided after successful creation of the account

account_number	Int	Provide an account number for uniqueness of the account and also security measure
Sample Redirection URL		
https://blindervault?account_successfully_created=true		
Fail		
Redirect Params	Type	Description
error_message	String	Error message when creation of account is unsuccessful
Sample Redirection URL		
https://blindervault/register?error_message=Email%20address%20already%20registered		

API endpoint		Login
Method	Post	
Request Params	Type	Description
account_number	Int	an account number for uniqueness of the account and also security measure
password	String	A strong password for accessing the account and for security measures
This API endpoint allows authenticating an account holder using their account number and password.		
Success		
Redirect Params	Type	Description
login_successful	Boolean	A boolean indicator whether login is successful or not
Sample Redirection URL		
https://blinders_vault/dashboard?login_success=true&user_id=abc123		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provides account number is wrong or the password is incorrect
Sample Redirection URL		
https://blinders_vault/login?error_message=Invalid%20email%20or%20password		

API endpoint	account_balance	
Method	Get	
Request Params	Type	Description
authorization	String	Bearer token (JWT) provided after successful login to identify and authenticate the account holder
account_number	Int	The account number to retrieve the balance for. If the account is tied directly to the authenticated user, this can be optional
<p>This API endpoint allows authenticated account holders to securely retrieve the current balance of their account. It ensures that only authorized users can access sensitive financial data by requiring a valid authentication token. This API is essential for enabling users to view their available funds before performing transactions such as deposits, withdrawals, or transfers.</p>		
Success		
Redirect Params	Type	Description
validation	Boolean	A boolean indicator whether the owner is legit or not
Sample Redirection URL		
https://blindervault.com?validation=true		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provide the exact account number and token of your account
Sample Redirection URL		
https://blindervault/account/balance?error_message=Unauthorized%20access%2C%20please%20log%20out		

API endpoint	fund-transfer-internal	
Method	Post	
Request Params	Type	Description
transaction_amount	Int	The amount to be transferred
source_account_no	Int	The account number of the sender
recipient_account_no	Int	The account number of the recipient (within the same bank)

redirect_url	String	The URL to redirect the user after the process is complete
This API endpoint transfers funds between two accounts within the same bank (internal transfer)		
Success		
Redirect Params	Type	Description
sent_successfully	Boolean	A boolean indicator of whether the transaction is complete or not
Sample Redirection URL		
https://blindervault.com?fund_transfer_success=true&transaction_id=2343241		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provide the exact recipient account no
Sample Redirection URL		
https://blindervault.com?error_message=User%20is%20not%20authorized		

API endpoint	fund-transfer-external	
Method	Post	
Request Params	Type	Description
transaction_amount	Int	The amount to be transferred
source_account_no	Int	The account number of the sender
recipient_account_no	Int	The account number of the recipient (within the same bank)
recipient_bank_code	Int	The bank code of the recipient's (external) bank
redirect_url	String	The URL to redirect the user after the transaction process is completed
This API endpoint transfers funds from an internal account to an account in another bank		
Success		
Redirect Params	Type	Description
sent_successfully	Boolean	A boolean indicator of whether the transaction is complete or not
Sample Redirection URL		
https://blindervault.com?fund_transfer_success=true&transaction_id=75464342		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provide the exact recipient account no

Sample Redirection URL
https://blindervault.com?error_message=Insufficient%20balance%20for%20external%20transfer

API endpoint	fund-withdraw-internal	
Method	Post	
Request Params	Type	Description
transaction_amount	Int	The amount to be withdraw
account_no	Int	The account number to withdraw from
This API endpoint deducts funds from a user's account within the same bank (initiated by a teller or the user)		
Success		
Redirect Params	Type	Description
withdraw_successfully	Boolean	A boolean indicator of whether the withdrawal is complete or not
Sample Redirection URL		
https://blindervault/withdrawal?withdrawal_success=true&transaction_id=128937		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provides the exact account no
Sample Redirection URL		
https://blindervault/withdrawal?error_message=Insufficient%20balance		
API endpoint	fund-withdraw-external	
Method	Post	
Request Params	Type	Description
transaction_amount	Int	The amount to withdraw
source_account_no	Int	The internal account number to withdraw from.
recipient_bank_code	Int	Bank or wallet code for external transfer
recipient_account_no	Int	The account number to withdraw from
redirect_url	String	URL to redirect after processing.
This API endpoint deducts funds from a user's account within the same bank (initiated by a teller or the user)		

Success		
Redirect Params	Type	Description
withdrawal_success	Boolean	A boolean indicator of whether the withdrawal is complete or not
Sample Redirection URL		
https://blindervault.com/withdrawal-external?withdrawal_success=true&transaction_id=829104		
Fail		
Redirect Params	Type	Description
error_message	String	Error message provides the exact account no
Sample Redirection URL		
https://blindervault.com/withdrawal-external?error_message=Invalid%20recipient%20bank%20code		

The account teller should expose the following APIs:

API endpoint	teller-transaction	
Method	Post	
Request Params	Type	Description
teller_id	Int	Unique ID of the teller performing the transaction
account_no	Int	Account number to be modified.
transaction_type	String	"deposit" or "withdrawal"
transaction_amount	Int	Amount to deposit or withdraw.
This API endpoint allows a bank teller to perform a deposit or withdrawal on a customer's account.		
Success		
Redirect Params	Type	Description
account_no_correct	Boolean	A boolean indicator of whether the account number exists
Sample Redirection URL		
https://blindervault.com/teller?transaction_success=true&transaction_id=998877		
Fail		
Redirect Params	Type	Description

error_message	String	Error message double check the account number
Sample Redirection URL		
https://blindervault.com/teller?error_message=Account%20not%20found%20or%20invalid%20teller		

API endpoint		teller-close-account
Method	delete	
Request Params	Type	Description
teller_id	Int	The ID of the teller performing the action.
account_no	Int	The account number to be closed.
reason	String	Reason for account closure (e.g., "Customer request", "Fraudulent activity").
This API endpoint Allow authorized bank tellers to close and delete a customer's account permanently. Once closed, the account cannot be accessed, and all associated data (like balance and transactions) is archived or deleted depending on policy.		
Success		
Redirect Params	Type	Description
account_deleted	Boolean	A boolean indicator of whether the account is deleted or not
Sample Redirection URL		
https://blindervault.com/teller/close-account?close_success=true&account_no=9876543210		
Fail		
Redirect Params	Type	Description
error_message	String	Error message double check the account number
Sample Redirection URL		
https://blindervault.com/teller/close-account?error_message=Account%20not%20found%20or%20already%20closed		